



Employees' Retirement System Communicator

October, 2011

No. 10

Contact Information

Employees' Retirement System

Please contact the Employees' Retirement System (ERS) at **414-278-4207** in Milwaukee or **toll-free at 877-652-6377** outside of Milwaukee for all Pension questions, including Retirement calculations. You can also contact ERS via email at ers@milwcnty.com.

Life & Health Benefits

Please contact the Benefit Division with Life and Health Benefits related questions at: **414-278-4198**. You can contact Benefits via email at benefits@milwcnty.com

Newly Retired

*Dawna Abernathy
Robert Applegate
Susan Barbian
Carolyn Carter
Donald Collier
Peggy Crawford
Linda Denny
Julie Dittmann
Linda Dye
Diane Ellis
Jose Fuentes
Mireya Gutierrez
Mary Hampel
Teresita Juan
George Mack
Paul Mathews
Richard McKagan*

STAYING CONNECTED: SOCIAL NETWORKING & YOU

What is social networking? It is the online gathering of individuals with specific interests. Online social networking uses websites known as social sites. Depending on the website, the online community members share one or more common interests. The internet is filled with millions of users who are looking to meet others, to gather and share first-hand information about topics like sports, cooking, politics, gardening and religion. The subjects and interests are as varied as your imagination allows.

You have probably heard of some of the most popular social networking websites: *Facebook*, *MySpace*, *Google+*, *Classmates*, *Twitter* and *orkut*. Once you have access to a social networking website, you can begin to socialize. You can create your own profile page, read the profile pages of other members and contact them. You will be able to create your own network of "friends" and exclude members who do not share common interests or goals.

Ask any teenager what their greatest fear is and chances are they'll say "my parents or grandparents joining *Facebook*." The reality is that a large number of older Americans are using social networking websites. In fact, while social media use has grown dramatically across all age groups, older users have been particularly enthusiastic over the past year. A recent study by the Pew Research Center revealed that:

- Social networking use among internet users ages 50 and older in the past year nearly doubled---from 22% in April 2009 to 42% in May 2010.
- By comparison, social networking among users ages 18-29 grew by 13%---from 76% to 86%.

While young adults continue to be the heaviest social media users, it is clear that older users are participating in significant numbers. The Pew Research study showed that while email is still the primary way older users maintain contact with friends, families and colleagues, there is a growing reliance on social network platforms to help manage their daily communications.

What are the reasons for this growth in popularity among older users? It's mostly about relationships. Social media allows members to reconnect with old friends. Finding people with similar interests becomes easy. Members

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can build online friendships unrestricted by distance. In our increasingly mobile society, you can stay in touch with children, grandchildren and great grandchildren.

As social networking becomes more accepted, businesses are jumping on the bandwagon to lure customers with deals, coupons and information on specials and one-day sales. Membership organizations such as AARP have also found it useful and convenient to communicate with their members (and sign up new ones) using social media.

Specialized social networking sites are also gaining favor. *LinkedIn* is a good example. Launched in 2003, *LinkedIn* is a business-oriented site used for networking. Members create profiles detailing their professional expertise and work history. It also allows users to stay in touch with clients, suppliers, vendors and other business contacts.

Unfortunately, as the popularity of these social sites grows, so do the risks associated with using them. There is never a shortage of unscrupulous people who use the latest trend for dishonest purposes. Here are a few tips to keep in mind when using social networks:

- When accepting a friend on a social network, be very selective. Identity thieves are known to create fake profiles to obtain information.
- Take the time to read and understand the site's privacy policy. Understand how privacy controls work and make use of them.
- Be cautious in clicking links that you receive in messages from your friends on your social website. Hackers are very creative in using links to break into accounts where your personal information could be stolen.
- For the same reason, type the address of your social networking site directly into your browser or bookmarks. Clicking a link to the site through email or another website could lead you to a fake site where entering your account name and password might be stolen.
- Avoid using the same password on a social networking site that you also use for things like banking or credit cards. While it may be easy for you to remember, it also makes it easier for a hacker to steal your account information.
- Do not give out private information to those for whom you cannot verify identity. If the individual is legitimate, they will understand why you are cautious.
- No matter what, never assume that anything you post online is completely private.

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- Some behavioral experts believe social networking can be addictive. Spending abnormally large amounts of time online could damage your interpersonal relationships.

Social networking is an easy, fun way to stay in touch with family, rediscover old friends and make new ones with similar interests. As a means of communication in the 21st century, social networking is here to stay.

Open Enrollment 2012

Open Enrollment is **October 31 through November 11, 2011**. **Not everyone needs to enroll this year.** You only need to enroll if you want to change your benefit elections and/or update your dependent information, for 2012. If you do not change your benefit elections, your 2012 benefits elections will be assigned to the option that best reflects the information you provided and choices you made for your 2011 plan year elections.

To assist you with any open enrollment questions you may have, retiree benefit informational meetings are listed below. Flu shots will be available to Milwaukee County Retirees and their covered adult dependents at no cost to the retiree. Retirees are welcome to attend any of the meetings listed below; attendance is optional.

Benefits Informational Meeting Schedule

Friday, November 4 1:00 p.m. – 4:00 p.m.
Wilson Park Senior Center – Main Hall
2601 W. Howard Avenue

Friday, November 11 1:00 p.m. – 4:00 p.m.
Washington Park Senior Center - Main Hall
4420 W. Vliet Street

Monday, November 7 1:00 – 4:00 p.m.
Clinton Rose Senior Center
3045 N. Martin Luther King Dr.

Life Insurance, W2s and Imputed Income

Imputed income is the dollar value that the IRS puts on the amount of group term life insurance coverage in excess of \$50,000. Imputed income occurs when individuals with more than \$50,000 of life insurance pay less for the coverage than the IRS has determined it to be worth.

Under current tax laws, you are required to pay income taxes on the "value" of your provided basic life insurance coverage in excess of \$50,000. The "value" is determined by your age and schedule established by the IRS. This tax liability is added to your gross wages and is included on your W-2 at the end of each year.

If you are required to pay income taxes on the value of your life insurance, Milwaukee County will mail a W-2 to you no later than January 31, 2012.

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September Retirees (Cont'd)



Combined Giving Campaign

Christine Mielcarek
Marilyn Morrow
Annette Mussmann
Choyce Odum
David Ostrowski
Estella Patterson
Kathleen Rada
Gerald Schroeder
Lesley Schwartz-Nason

The County Combined Giving Campaign represents over 200 agencies affiliated with Community Shares of Greater Milwaukee, Community Health Charities of Wisconsin, Hunger Relief Fund and United Way of Greater Milwaukee. What are you passionate about? These agencies are transforming your community in areas of health and human services, income, education, animal welfare, environment, hunger and social justice. You might be surprised how many of these agencies have positively impacted your life or the life of your friends, family members or neighbors. If your 501(c)3 non-profit agency of choice is not listed, you can write it in.

Year after year, your fellow County employees have stepped up to donate generously to the Combined Giving Campaign. When you donate to the County Combined Giving Campaign your dollars stay local, are utilized responsibly and ensure the future strength of our community.

As a retiree, we thank you for your years of public service and we ask that you consider continuing in the spirit of giving with a generous gift. Every dollar counts and together we all make a difference.

**For a pledge form and more information, please contact:
Monique Taylor; Monique.Taylor@milwcnty.com or 414-278-2082
We thank you in advance for your generosity.**

In Memoriam

Please keep the families of these recently deceased retirees and spouses in your thoughts:

Ethel Austin
James Bonifas
Ann Cannizzaro
Cruz Carrillo
Yolanda Czapiewski
Lucille Dejna

Donald Hansen
Joyce Kochanik
Loraine Marino
Esther Mattausch
Lee Mayweather
Marie Rooney

Ruth Scudder
Donald Weber
Brinda Wesley